



Illinois Insurance Facts Illinois Cares Rx - 2009

January 2009

Illinois Cares Rx Overview

Beginning January 1, 2006, the voluntary Medicare prescription drug coverage, sometimes called Medicare Part D, became available to people with Medicare. At that time, Governor Rod Blagojevich brought together two State prescription assistance programs; SeniorCare and Circuit Breaker's prescription assistance and formed the Illinois Cares Rx program. This program is designed to assist Medicare beneficiaries with Medicare Part D plan premiums, deductibles, and prescription drug co-payment amounts. There are two Illinois Cares Rx Plans: Illinois Cares Rx BASIC, and Illinois Cares Rx PLUS.

Who Qualifies for Illinois Cares Rx?

Seniors age 65 and older, or persons with disabilities, who have single income less than \$25,532 or married with an income less than \$33,877 qualify for Illinois Cares Rx BASIC. Seniors age 65 or older who are citizens or qualified non-citizens with single income less than \$22,218 or married with a combined income of less than \$29,480 qualify for Illinois Cares Rx PLUS.

What Is Covered In These Plans?

The BASIC plan covers prescription drugs for the treatment of Alzheimer's disease, arthritis, cancer, diabetes, glaucoma, heart and blood pressure problems, HIV/AIDS (if eligible for Medicare), lung disease and smoking related illnesses, multiple sclerosis, osteoporosis and Parkinson's disease. The PLUS plan covers all classes of medically necessary drugs.

NOTE: Some drugs may require prior approval from your Medicare Part D drug plan.

Enrollees in either plan will pay \$2.40 for generic drugs, \$6 for preferred brand name drugs, \$15 for specialty and non-preferred brand name drugs, and 20% plus the applicable co-pay after \$2,700 in drug benefits have been paid on your behalf. After \$6,153.75 of total drug costs, enrollees pay 5% co-insurance and Medicare pays 95% of the drug costs.

How Do I Enroll In Illinois Cares Rx?

Individuals can file an application on the Internet at www.illinoiscaresrx.com or at www.illinoisbenefits.org. Additionally, printed applications can be filed by mailing them to the Illinois Department on Aging, P.O. Box 19022, Springfield, Illinois 62794-9022. To obtain an application, call the Senior Help Line at 1-800-252-8966, or the Senior Health Insurance Program at 1-800-548-9034.

To receive Illinois Cares Rx benefits you **must** apply for Extra Help through the Social Security Administration, even if your income and/or assets are too high to qualify.

There are six stand-alone Medicare prescription drug plans coordinating with the state, **United Health Rx Basic**, **AARP Medicare Rx Preferred** (both offered by United Healthcare Insurance Company), **WellCare Classic**, **First Health Part D – Premier**, **Humana PDP Standard**, and **SilverScript Value**. New applicants to Illinois Cares Rx may wish to enroll in a coordinating plan. Applicants will be responsible for the plan's premiums, deductibles and co-payments until they are determined eligible for Illinois Cares Rx.

What if I choose a Medicare drug plan that doesn't coordinate with Illinois Cares Rx?

If you enroll in a Medicare drug plan that does not coordinate with Illinois Care Rx, you will be eligible for the \$25 premium rebate option under Illinois Cares Rx.

What if I have a Medicare Advantage plan?

If you want to receive Illinois Cares Rx benefits with a Medicare Advantage plan, you must select one of over 50 Medicare Advantage Plans that coordinate with the State. Check with the Senior Health Insurance Program for a printed list of the coordinating plans, or log on to www.illinoiscaresrx.com for a complete electronic listing.

Note: These plans are only available in certain counties and you must live in the plan's service area.

What if I don't qualify for Medicare, will I still be able to have Illinois Cares Rx?

Yes, Illinois Cares Rx will continue to provide benefits very similar to benefits currently covered by Illinois Cares Rx Basic and Plus plans for people not eligible for Medicare. Participants pay \$2.40 co-pay for generic drugs and \$6 co-pay for brand name drugs. Once Illinois Cares Rx has paid \$1,750 in benefits, you pay 20% of the cost of each prescription in addition to any required co-pays.

For more information, contact the Senior Health Insurance Program (SHIP):

Illinois Department of Financial and Professional Regulation

Division of Insurance

320 West Washington Street

Springfield, IL 62767-0001

www.idfpr.com

1-800-548-9034 (toll-free in Illinois)

217-785-9021 (outside Illinois)

217-524-4872 (TDD)

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